



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Applicant : Kathleen Tyson Quah  
Serial No. : 10/814,730  
Filing Date : March 31, 2004  
Title of Invention : SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY  
RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A  
PAYMENT BANK HOST APPLICATION HAS A FILTER  
PROCESS MODULE FOR PROCESSING PAYMENTS  
INSTRUCTIONS, AND WHEREIN A PAYMENT BANK  
HOST APPLICATION APPLIES PAYMENTS RISK DATA...  
Examiner : Frantzy Poinvil  
Group Art Unit : 3692  
Attorney Docket : 126-001USANB0

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

RESPONSE TO OFFICE ACTION MAILED SEPTEMBER 20, 2007

Sir:

In response to the Office Action mailed in the present Application on September 20, 2007, Applicant submits the following amendments to the same: